Submitted for recordation by, and when recorded. THIS INSTRUMENT IS BEING RECORDED AS AN return to: ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO IT'S REGULARITY **Bank of America** OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY National Trust and Savings Association UPON TITLE TO ANY REAL PROPERTY DESCRIBER Branch CONSUMER LOAN SERVICING Address P O BOX 2240 THEREIN. City BREA. STEWART TITLE OF DOUBLAS COUNTY State CA Zip 92622 Loan # 20030-60498-8166998 Reference# 010321-981821639320 SHORT FORM DEED OF TRUST (EQUITY MAXIMIZER® ACCOUNT) This Deed of Trust is made on July 20, 1998 JAMES C. HILDMAN AND TRACY L. HILDMAN, WHO ARE MARRIED TO EACH OTHER (collectively and individually "Trustor"); Equitable Deed Company ("Trustee"); and the beneficiary, Bank of America NT&SA, a national banking association ("Bank"). Trustee is a subsidiary of Bank. Any non-titleholder signs below as Trustor solely for the purpose of subjecting any community property interest in the property described below to this Deed of Trust. The words "I," "me," and "my" in this Deed of Trust refer to the Trustor, whether one or more. Bank and I agree: 1. Property Security. For the purpose of securing the obligations described below, I irrevocably grant, convey, transfer and assign to Trustee, in trust with power of sale, the property located in DOUGLAS County, Nevada described as follows: LOT 65, OF IDLE ACRES SUBDIVISION, AS SHOWN ON THE OFFICIAL MAP THEREOF. FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON APRIL 5, 1960 IN BOOK 1 OF MAPS, DOCUMENT NO. 15812. with the street address: 1367 DENNIS STREET, MINDEN, NV 89423 and with Parcel No. 21-131-14 and including all improvements and fixtures now or later erected on the property, and all easements, rights, appurtenances and fixtures now or later a part of or related to the above described property (collectively the "Property"). 2. This Deed of Trust secures: All obligations of the borrowers in the Equity Maximizer Agreement and Disclosure, dated _____07/20/98 and naming <u>JAMES C. HILDMAN AND TRACY L. HILDMAN</u> as borrowers, for a revolving line of credit account (the

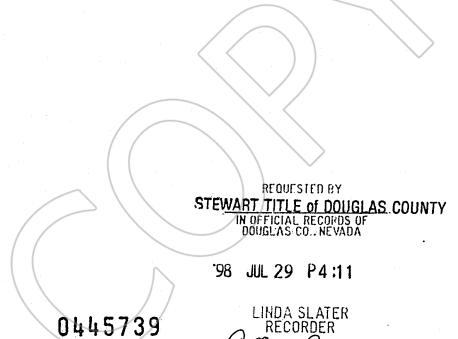
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Trustor's performance of each obligation in this Deed of Trust.

"Agreement"), as well as any modifications and renewals of the Agreement. The Agreement provides for a Total Credit Commitment (as defined in the Agreement) of \$ 27,000.00 , allows for repeated credit advances drawn against the Total Credit Commitment, and provides for a variable interest rate. By mutual agreement, Bank may increase the Total Credit Commitment ("Increased Credit Commitment"); and

or Increased Credit Commitment, except for any amount	ons under the Agreement in excess of the Total Credit Commitment unts due to: (a) unpaid interest, or (b) expenses that Bank incurs nt are not fulfilled (including without limitation, any advances that insurance, etc.).
and the Equity Maximizer Agreement and Disclosure so deed of trust recorded in DOUGLAS as Instrument 403471 in Book/Reel Records of the County Recorder of that county, (which pages) hereby are adopted and incorporated herein and	h provisions, identical in all counties, are printed on the following nd made a part hereof as though set forth at length; and I will erence to Property, obligations, and parties in such provisions shall
	JLT AND ANY NOTICE OF SALE under this Deed of Trust be mailed no address is shown, then at the address of the Property.
Signature	Mailing Address for Notice:
	Street City and State
X James C. Milling	
JAMES C. HILDMAN	1367 DENNIS STREET ST MINDEN, NV 89423
TRACY L. HILDMAN	
MACT L. HILDIVIAN	
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2011	
GENERAL	ACKNOWLEDGMENT
STATE OF NEVADA	
COUNTY OF Joylas	
On this 21.st day of July	1998 , personally appeared
before me, a Notary Public (or judge or other authorized C. HILDMAN +	ed person, as the case may be in, and for said County and state, THEY L- HILDMAN
known (or proved) to me to be the person described in me that he/she/they executed the same freely and vol	n and who executed the foregoing instrument, who acknowledged to untarily and for the uses and purposes therein mentioned.
MICHAEL D. SHARP	Notary Public
Notary Public - State of Nevada	Notary Tubilis
DOUGLAS COUNTY 97-0160-5 My Comm. Expires Dec. 18, 2000	
1	ACKNOWLEDGMENT
STATE OF NEVADA COUNTY OF	
On this day of	, , personally appeared
before me, a Notary Public (or judge or other authoriz	ed person, as the case may be) in, and for said County and state,
known (or proved) to me to be the person described in	n and who executed the foregoing instrument, who acknowledged to
me that he/she/they executed the same freely and vol	untarily and for the uses and purposes therein mentioned.
	Notary Public

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